

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-31179-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Antoinette M Fowler-Leach  
37 New Pond Lane  
Willingboro, NJ 08046

Social Security No.:  
xxx-xx-3185

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 11/9/2018 and a confirmation hearing on such Plan has been scheduled for 3/26/2019 at 10:00 AM.

The debtor filed a Modified Plan on 3/9/2019 and a confirmation hearing on the Modified Plan is scheduled for 4/23/2019 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 11, 2019

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Antoinette M Fowler-Leach  
 Debtor

Case No. 18-31179-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db +Antoinette M Fowler-Leach, 37 New Pond Lane, Willingboro, NJ 08046-1908  
 r +Keller Williams Burlington County, 620 Stokes Rd, Suites A-D, Medford, NJ 08055-2914  
 517859064 +Burlington County OBGYN, 1000 Salem Road, Willingboro, NJ 08046-2856  
 517833325 +Burlington County Sheriffs Office, 49 Rancocas Road, Mount Holly, NJ 08060-1384  
 517919770 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517863690 +Dannie Leach, 1622 Turnpike Road, Apt. 9, Laurinburg, NC 28352-8782  
 517833319 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409  
 517859061 Great Lakes Parent PLUS Loans, P.O. Box 7860, Madison, WI 53707-7860  
 517859065 +IC System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378  
 517833323 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517833324 +Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517987805 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI, 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 00:25:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2019 00:25:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517859062 E-mail/Text: bankruptcy@alliantcreditunion.com Mar 12 2019 00:25:47 Alliant Credit Union,  
 11545 W Touhy Avenue, Chicago, IL 60666  
 517859063 +E-mail/Text: bankruptcy@sccompanies.com Mar 12 2019 00:26:27 ASHRO/Swiss Colony,  
 1515 S. 21st Street, Clinton, IA 52732-6676  
 517833320 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 12 2019 00:34:29 Capital One,  
 P.O. Box 6492, Carol Stream, IL 60197-6492  
 517833321 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Mar 12 2019 00:35:00  
 Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511  
 517844422 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 12 2019 00:35:25  
 Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517883568 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 12 2019 00:34:29  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517943903 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 12 2019 00:34:56  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517950255 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2019 00:24:57 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517882786 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 12 2019 00:25:40 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517859066 +E-mail/Text: bncnotices@becket-lee.com Mar 12 2019 00:24:36 Kohl's/Capital One,  
 P.O. Box 3115, Milwaukee, WI 53201-3115  
 517833322 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 12 2019 00:25:22 Midland Funding LLC,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 517835356 +E-mail/PDF: gecsedirecoverycorp.com Mar 12 2019 00:34:50 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517859067 +E-mail/PDF: gecsedirecoverycorp.com Mar 12 2019 00:34:23 Synchrony Bank/JC Penney,  
 P.O. Box 965007, Orlando, FL 32896-5007

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 27

Date Rcvd: Mar 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jay B Feldman on behalf of Debtor Antoinette M Fowler-Leach jay@leighton-law.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5